DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named invento	r, I hereby declare th	nat:	
My residence, post offic	e address and citizens	ship are as stated below next to my name;	
original, first and join	t inventor (if plural	nventor (if only one name is listed below names are listed below) of the subject π in the invention entitled:) or an atter which
Aging of El	ectronic Payment	Units	
the specification of	f which (check one	e)	
x is attached heret	٥.		
was filed on	as U	nited States Application Number	
or PCT Internation	onal Application Numbe	r	
and was amended	on	(if applicable)	
I hereby state that identified specific referred to above.	I have reviewed ation, including	and understand the contents of the claims, as amended by any ame	ne above endment
I acknowledge the d patentability of th Regulations, Section	is application in	nformation which is material to t accordance with Title 37, Code o	the of Federal
§119(a)-(d) or §365 certificate, or §36 at least one countr identified below, b inventor's certific	(b) of any foreign 5(a) of any PCT In y other than the y checking the bo ate, or PCT Inter	fits under Title 35, United States application(s) for patent or instantional application which described States, listed below and lax, any foreign application for parational application, having a finish priority is claimed:	esignated have also atent or
		Prior Foreign Appl Priority C	
00107046 1	EPO	09/12/2000 <u>x</u> Yes	No
00127046.1 (Number)	(Country)	(Day/Month/Year Filed)	
(Number)	(Country)	(Day/Month/Year Filed)	Mo No
		Yes	o e
(Number)	(Country)	(Day/Month/Year Filed)	
I hereby claim the benefapplication(s) listed be		19(e) of any United States provisional	
(Application Number)	(Filing	Date)	
(Application Number)	(Filing	Date)	

DELARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

Thereby claim the benefit under 35 U.S.C. §120 of any United States Application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States, or PCT International application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose information material to the patentability of this application as defined in 37 CFR §1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial No.)	(Filing Date)	(Status	(patented, pendir	ng, abandoned)
(Application Serial No.)	(Filing Date)	(Status)	(patented, pendir	ng, abandoned)
I hereby declare that all and that all statements ma true; and further that the willful false statements a imprisonment, or both, und dode and that willful fals ipplication or any patent	de on information se statements we and the like so maker Section 1001 of e statements may	n and bel re made w ade are p of Title	ief are belie ith the knowl unishable by 18 of the Uni	ved to be edge that fine or ted States
POWER OF ATTORNEY: As a nattorney(s) and/or agent(s business in the Patent and registration number).) to prosecute th	nis appli	cation and tr	ansact all
Manny W. Schecter (Reg. A. Hughes (Reg. 26,914) E. Hoel (Reg. 26,279), Otterstedt (Reg. 37,411 Kaufman (Reg. No. 29,55 Percello (Reg. No. 33,2 Trepp (Reg. No. 25,933) Herzberg (Reg. No. 41,5 Ehrlich (Reg. No. 39,966 (Reg. No. 37,321)	, Robert P. Tassi Joseph C. Redmond), Douglas W. Car 1), Daniel P. Mor 06), Marian Under ,Derek S. Jenning 00), Richard M. 1	inari, Jr d, Jr. (R deron (Rec rris (Reg rweiser (gs (Reg. 1 Ludwin (R	. (Reg. No. 3 eg. 18,753), g. 31,596), s. No. 32,053) Reg. No. 46,1 No. 41,473), eg.No.33,010)	6,030), John Paul J. tephen C. , Louis J. 34), Robert M Louis P. , Marc A.
Send Correspondence to: Robert				
IBM Corporation, P.O Direct Telephone Calls to: (name				10598
Helmut Scherzer				
Full name of sole or first	inventor		Nov.	18, 2001
Inventor's Signature				Date
Pfalzhaldenweg 6/1, D-720 Residence German	70 Tuebingen, Fed	deral Rep	ublic of Germ	any
Citizenship Same as above				
Dane as AUCVE				

Post Office Address